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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF:

BRV ENTERPRISES, LLC
dba ELMA PAYDAY LOANS,
BRUCE WAYNE VALENTINE, OWNER, and
LINDA LEE VALENTINE, OWNER,

Respondents.

No. C-04-085-04-TD01

TEMPORARY ORDER TO
CEASE AND DESIST

THE STATE OF WASHINGTON TO:

BRV Enterprises, LLC
dba Elma Payday Loans
203 N 3rd St
Elma, Washington 98541

AND TO:

Bruce Wayne Valentine
BRV Enterprises, LLC
dba Elma Payday Loans
203 N 3rd St
Elma, Washington 98541

AND TO:

Linda Lee Valentine
BRV Enterprises, LLC
dba Elma Payday Loans
203 N 3rd St
Elma, Washington 98541

COMES NOW the Director of the Washington State Department of Financial Institutions (Department), by and through her designee, and finding that the public is likely to be substantially injured by delay in issuing a cease and desist order, the Director, through her designee, enters this temporary cease and desist order pursuant to chapter 31.45 RCW, the Check Cashers and Sellers Act (Act), based on the following findings. The referenced statutes (RCW) and rules (WAC) are attached, in pertinent part.

I. FACTUAL FINDINGS

1.1 **BRV Enterprises, LLC dba Elma Payday Loans (BRV Enterprises).** BRV Enterprises is licensed by the Department as a check casher located at:

304 W Main St,
Elma, WA 98541

1 **1.2 Owners of BRV Enterprises.** Bruce Wayne Valentine and Linda Lee Valentine are known
2 to be owners of BRV Enterprises.

3 **1.3 Application for Check Casher License.** Respondents filed an application for a Check
4 Casher license on August 19, 2002. In correspondence with the Department dated October 1, 2002,
5 Respondents informed the Department, "We are applying for the Check Casher license only." In that same
6 correspondence, Respondents stated in regard to the surety bond requirement, "This isn't necessary since we
7 are not requesting the Small Loan Endorsement."

8 **1.4 Issuance of Check Casher License.** On October 3, 2002, the Department issued check
9 casher license 530-CC-23728 to Respondents. Respondents have never been issued and have never held a
10 Small Loan Endorsement from the Department.

11 **1.5 Change of Licensed Business Location.** On March 29, 2004, the Department appeared at the
12 licensed office location of BRV Enterprises to conduct an examination of the company's check casher business.
13 However, BRV Enterprises was not located at 304 W Main Street. On March 29, 2004, the Department first
14 became aware that BRV Enterprises had relocated from its licensed location at 304 W Main St to its new
15 business location at 203 N 3rd Street. The Department discovered that BRV Enterprises apparently relocated in
16 July 2003. In doing so, Respondents did not comply with the Act. To date, Respondents have not applied for or
17 received a check casher license to operate at the 203 N 3rd Street location.

18 **1.6 Unauthorized Making of Small Loans.** During the course of its investigation, the Department
19 further discovered that Respondents are engaged in the business of making small loans for which Respondents are
20 not authorized. The Department has reason to believe, based upon its investigation findings, that the Respondents
21 have engaged in the business of making small loans since at least January 2003 and have made over 36 small
22 loans. The Department also has reason to believe that Respondents do not have the statutorily required surety
23 bond to engage in the business of making small loans. Respondents have never been issued and have never held a
24 Small Loan Endorsement from the Department.

II. GROUNDS FOR ENTRY OF ORDER

2.1 **Check Casher License Required.** Based on the above Factual Findings, Respondents are in violation of RCW 31.45.030(1) for relocating its business to a new, unlicensed location.

2.2 **Small Loan Endorsement Required.** Based on the above Factual Findings, Respondents are in violation of RCW 31.45.070 and RCW 31.45.073 for engaging in the business of making small loans without first obtaining a small loan endorsement from the Director.

2.3 **Authority to Examine and Investigate.** Pursuant to RCW 31.45.100, the Director or the Director's designee is authorized at any time to examine and investigate the business and examine the books, accounts, records, and files, or other information, wherever located, of any licensee or person who the Director has reason to believe is engaging in the business governed by this chapter.

2.4 **Authority to Issue Cease and Desist Order.** Pursuant to RCW 31.45.120, the Director is authorized to issue a temporary cease and desist order requiring the licensee to cease and desist from a violation or practice whenever the Director determines that the acts specified in RCW 31.45.110 or their continuation are likely to cause insolvency or substantial injury to the public. Based on the above Factual Findings, Respondents have violated the RCW 31.45.073 and RCW 31.45.070 and based upon reasonable cause the threat exists for Respondents to do or continue the acts and conduct described in the above Factual Findings. Continuation of the unauthorized conduct is reasonably likely because of the outstanding loans with consumers. Pursuant to RCW 31.45.120, RCW 31.45.110(1)(b), and RCW 31.45.110(1)(c), the Director determines Respondents' acts and conduct and its continuation is likely to cause substantial injury to the public.

2.5 **Effective Date of Temporary Cease and Desist Order.** Pursuant to RCW 31.45.120, the Temporary Cease and Desist Order "becomes effective upon service upon the licensee and remains effective unless set aside, limited, or suspended by a court under RCW 31.45.130 pending the completion of the administrative proceedings under the notice and until such time as the director dismisses the charges specified in the notice or until the effective date of the cease and desist order issued against the licensee under RCW 31.45.110."

2.6 **Violations Affect the Public Interest.** Pursuant to RCW 31.45.190 the legislature found and declared that any violation of the Act substantially affects the public interest and is an unfair and deceptive act or practice and an unfair method of competition in the conduct of trade or commerce as set forth in RCW 19.86.020 of the Consumer Protection Act.

III. ORDER

3.1 Respondents BRV Enterprises, LLC dba Elma Payday Loans, Bruce Wayne Valentine, and Linda Lee Valentine are to immediately cease and desist from the making of any small loans and from all small loan activity regulated under chapter 31.45 RCW, the Check Cashers and Sellers Act, at any locations, including but not limited to 203 N 3rd Street in Elma, Washington.

3.2 Respondents BRV Enterprises, LLC dba Elma Payday Loans, Bruce Wayne Valentine, and Linda Lee Valentine are to immediately cease and desist from engaging in any loan business or from negotiation of loan activity regulated under chapter 31.45 RCW, the Check Cashers and Sellers Act, at any locations including but not limited to 203 N 3rd Street in Elma, Washington.

3.3 Respondents BRV Enterprises, LLC dba Elma Payday Loans, Bruce Wayne Valentine, and Linda Lee Valentine are to retain all records of any small loan or loan activity and make these records immediately available for the Department's inspection.

3.4 Based on the above Factual Findings and Grounds for Entry of Order and pursuant to RCW 31.45.120, RCW 31.45.110(1)(b), and RCW 31.45.110(1)(c), the Director determines the acts and conduct of Respondents BRV Enterprises, LLC dba Elma Payday Loans, Bruce Wayne Valentine, and Linda Lee Valentine and the continuation of such conduct is likely to cause substantial injury to the public.

3.5 This order shall take effect immediately and shall remain in effect unless set aside, limited, or suspended by a court under RCW 31.45.130.

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NOTICE

YOU ARE ENTITLED TO A HEARING PURSUANT TO CHAPTER 31.45 RCW TO DETERMINE WHETHER THIS ORDER SHALL BECOME PERMANENT. IF YOU DESIRE A HEARING, THEN YOU MUST RETURN THE ATTACHED APPLICATION FOR ADJUDICATIVE HEARING INCORPORATED HEREIN BY THIS REFERENCE. FAILURE TO COMPLETE AND RETURN THE APPLICATION FOR ADJUDICATIVE HEARING FORM SO THAT IT IS RECEIVED BY THE DEPARTMENT OF FINANCIAL INSTITUTIONS WITHIN TWENTY (20) DAYS OF THE DATE THAT THIS ORDER WAS SERVED ON YOU WILL CONSTITUTE A DEFAULT AND WILL RESULT IN THE LOSS OF YOUR RIGHT TO A HEARING. SERVICE ON YOU IS DEFINED AS POSTING IN THE U.S. MAIL, POSTAGE PREPAID, TO YOUR LAST KNOWN ADDRESS. BE ADVISED THAT DEFAULT WILL RESULT IN THIS ORDER TO CEASE AND DESIST BECOMING PERMANENT ON THE TWENTY-FIRST (21ST) DAY FOLLOWING SERVICE OF THIS ORDER UPON YOU.

WITHIN TEN DAYS AFTER YOU HAVE BEEN SERVED WITH THIS TEMPORARY CEASE AND DESIST ORDER, YOU MAY APPLY TO THE SUPERIOR COURT IN THE COUNTY OF YOUR PRINCIPAL PLACE OF BUSINESS FOR AN INJUNCTION SETTING ASIDE, LIMITING, OR SUSPENDING THIS ORDER PENDING THE COMPLETION OF THE ADMINISTRATIVE PROCEEDINGS PURSUANT TO THIS NOTICE.

DATED this 2nd day of April, 2004.

/s/

CHUCK CROSS
Acting Assistant Director
Consumer Services Division
Department of Financial Institutions

RCW 31.45.030

License required -- Small loan endorsement -- Application -- Fee -- Bond -- Deposit in lieu of bond -- Director's duties.

(1) Except as provided in RCW 31.45.020, no check casher or seller may engage in business without first obtaining a license from the director in accordance with this chapter. A license is required for each location where a licensee engages in the business of cashing or selling checks or drafts.

(2) Each application for a license shall be in writing in a form prescribed by the director and shall contain the following information:

(a) The legal name, residence, and business address of the applicant and, if the applicant is a partnership, association, or corporation, of every member, officer, and director thereof;

(b) The location where the initial registered office of the applicant will be located in this state;

(c) The complete address of any other locations at which the applicant proposes to engage in business as a check casher or seller; and

(d) Such other data, financial statements, and pertinent information as the director may require with respect to the applicant, its directors, trustees, officers, members, or agents.

(3) Any information in the application regarding the personal residential address or telephone number of the applicant, and any trade secret as defined in RCW 19.108.010 including any financial statement that is a trade secret, is exempt from the public records disclosure requirements of chapter 42.17 RCW.

(4) The application shall be filed together with an investigation and supervision fee established by rule by the director. Such fees collected shall be deposited to the credit of the financial services regulation fund in accordance with RCW 43.320.110.

(5)(a) Before granting a license to sell checks, drafts, or money orders under this chapter, the director shall require that the licensee file with the director a surety bond running to the state of Washington, which bond shall be issued by a surety insurer which meets the requirements of chapter 48.28 RCW, and be in a format acceptable to the director. The director shall adopt rules to determine the penal sum of the bond that shall be filed by each licensee. The bond shall be conditioned upon the licensee paying all persons who purchase checks, drafts, or money orders from the licensee the face value of any check, draft, or money order which is dishonored by the drawee bank, savings bank, or savings and loan association due to insufficient funds or by reason of the account having been closed. The bond shall only be liable for the face value of the dishonored check, draft, or money order, and shall not be liable for any interest or consequential damages.

(b) Before granting a small loan endorsement under this chapter, the director shall require that the licensee file with the director a surety bond, in a format acceptable to the director, issued by a surety insurer that meets the requirements of chapter 48.28 RCW. The director shall adopt rules to determine the penal sum of the bond that shall be filed by each licensee. A licensee who wishes to engage in both check selling and making small loans may combine the penal sums of the bonding requirements and file one bond in a form acceptable to the director. The bond shall run to the state of Washington as obligee, and shall run to the benefit of the state and any person or persons who suffer loss by reason of the licensee's violation of this chapter or any rules adopted under this chapter. The bond shall only be liable for damages suffered by borrowers as a result of the licensee's violation of this chapter or rules adopted under this chapter, and shall not be liable for any interest or consequential damages.

(c) The bond shall be continuous and may be canceled by the surety upon the surety giving written notice to the director and licensee of its intent to cancel the bond. The cancellation is effective thirty days after the notice is received by the director. Whether or not the bond is renewed, continued, reinstated, reissued, or otherwise extended, replaced, or modified, including increases or decreases in the penal sum, it shall be considered one continuous obligation, and the surety upon the bond shall not be liable in an aggregate or cumulative amount exceeding the penal sum set forth on the face of the bond. In no event shall the penal sum, or any portion thereof, at two or more points in time be added together in determining the surety's liability. The bond shall not be liable for any liability of the licensee for tortious acts, whether or not such liability is imposed by statute or common law, or is imposed by contract. The bond shall not be a substitute or supplement to any liability or other insurance required by law or by the contract. If the surety desires to make payment without awaiting court action against it, the penal sum of the bond shall be reduced to the extent of any payment made by the surety in good faith under the bond.

(d) Any person who is a purchaser of a check, draft, or money order from the licensee having a claim against the licensee for the dishonor of any check, draft, or money order by the drawee bank, savings bank, or savings and loan association due to insufficient funds or by reason of the account having been closed, or who obtained a small loan from the licensee and was damaged by the licensee's violation of this chapter or rules adopted under this chapter, may bring suit upon such bond or deposit in the superior court of the county in which the check, draft, or money order was purchased, or in the superior court of a county in which the licensee maintains a place of business. Jurisdiction shall be exclusively in the superior court. Any such action must be brought not later than one year after the dishonor of the check, draft, or money order on which the claim is based. In the event valid claims against a bond or deposit exceed the amount of the bond or deposit, each claimant shall only be entitled to a pro rata amount, based on the amount of the claim as it is valid against the bond, or deposit, without regard to the date of filing of any claim or action.

(e) In lieu of the surety bond required by this section, the applicant for a check seller license may file with the director a deposit consisting of cash or other security acceptable to the director in an amount equal to the penal sum of the required bond. In lieu of the surety bond required by this section, the applicant for a small loan endorsement may file with the director a deposit consisting of cash or other security acceptable to the director in an amount equal to the penal sum of the required bond, or may demonstrate to the director net worth in excess of three times the amount of the penal sum of the required bond.

The director may adopt rules necessary for the proper administration of the security or to establish reporting requirements to ensure that the net worth requirements continue to be met. A deposit given instead of the bond required by this section is not an asset of the licensee for the purpose of complying with the liquid asset provisions of this chapter. A deposit given instead of the bond required by this section is a fund held in trust for the benefit of eligible claimants under this section and is not an asset of the estate of any licensee that seeks protection voluntarily or involuntarily under the bankruptcy laws of the United States.

(f) Such security may be sold by the director at public auction if it becomes necessary to satisfy the requirements of this chapter. Notice of the sale shall be served upon the licensee who placed the security personally or by mail. If notice is served by mail, service shall be addressed to the licensee at its address as it appears in the records of the director. Bearer bonds of the United States or the state of Washington without a prevailing market price must be sold at public auction. Such bonds having a prevailing market price may be sold at private sale not lower than the prevailing market price. Upon any sale, any surplus above amounts due shall be returned to the licensee, and the licensee shall deposit with the director additional security sufficient to meet the amount required by the director. A deposit given instead of the bond required by this section shall not be deemed an asset of the licensee for the purpose of complying with the liquid asset provisions of this chapter.

[2003 c 86 § 3; 2001 c 177 § 11; 1995 c 18 § 4; 1994 c 92 § 276; 1993 c 176 § 1; 1991 c 355 § 3.]

RCW 31.45.070

Licensee -- Permissible transactions -- Restrictions.

(1) No licensee may engage in a loan business or the negotiation of loans or the discounting of notes, bills of exchange, checks, or other evidences of debt on the same premises where a check cashing or selling business is conducted, unless the licensee:

- (a) Is conducting the activities of pawnbroker as defined in RCW 19.60.010;
- (b) Is a properly licensed consumer loan company under chapter 31.04 RCW;
- (c) Is conducting other lending activity permitted in the state of Washington; or
- (d) Has a small loan endorsement.

(2) Except as otherwise permitted in this chapter, no licensee may at any time cash or advance any moneys on a postdated check or draft. However, a licensee may cash a check payable on the first banking day following the date of cashing if:

- (a) The check is drawn by the United States, the state of Washington, or any political subdivision of the state, or by any department or agency of the state or its subdivisions; or
- (b) The check is a payroll check drawn by an employer to the order of its employee in payment for services performed by the employee.

- 1 (3) Except as otherwise permitted in this chapter, no licensee may agree to hold a check or draft for later deposit. A
licensee shall deposit all checks and drafts cashed by the licensee as soon as practicable.
- 2 (4) No licensee may issue or cause to be issued any check, draft, or money order, or other commercial paper serving the
3 same purpose, that is drawn upon the trust account of a licensee without concurrently receiving the full principal amount,
in cash, or by check, draft, or money order from a third party believed to be valid.
- 4 (5) No licensee may advertise, print, display, publish, distribute, or broadcast or cause or permit to be advertised, printed,
5 displayed, published, distributed, or broadcast, any statement or representation that is false, misleading, or deceptive, or
that omits material information, or that refers to the supervision of the licensee by the state of Washington or any
6 department or official of the state.
- 7 (6) Each licensee shall comply with all applicable federal statutes governing currency transaction reporting.
- 8 [2003 c 86 § 7; 1995 c 18 § 7; 1994 c 92 § 280; 1991 c 355 § 7.]

9 **RCW 31.45.073**

10 **Making small loans -- Endorsement required -- Termination date -- Maximum amount -- Interest -- Fees --** 11 **Postdated check or draft as security.**

- 12 (1) No licensee may engage in the business of making small loans without first obtaining a small loan endorsement to its
13 license from the director in accordance with this chapter. An endorsement will be required for each location where a
licensee engages in the business of making small loans, but a small loan endorsement may authorize a licensee to make
14 small loans at a location different than the licensed locations where it cashes or sells checks. A licensee may have more
than one endorsement.
- 15 (2) The termination date of a small loan may not exceed the origination date of that same small loan by more than forty-
16 five days, including weekends and holidays, unless the term of the loan is extended by agreement of both the borrower
and the licensee and no additional fee or interest is charged. The maximum principal amount of any small loan, or the
17 outstanding principal balances of all small loans made by a licensee to a single borrower at any one time, may not exceed
18 seven hundred dollars.
- 19 (3) A licensee that has obtained the required small loan endorsement may charge interest or fees for small loans not to
exceed in the aggregate fifteen percent of the first five hundred dollars of principal. If the principal exceeds five hundred
20 dollars, a licensee may charge interest or fees not to exceed in the aggregate ten percent of that portion of the principal in
21 excess of five hundred dollars. If a licensee makes more than one loan to a single borrower, and the aggregated principal
of all loans made to that borrower exceeds five hundred dollars at any one time, the licensee may charge interest or fees
22 not to exceed in the aggregate ten percent on that portion of the aggregated principal of all loans at any one time that is in
excess of five hundred dollars. The director may determine by rule which fees, if any, are not subject to the interest or fee
23 limitations described in this section. It is a violation of this chapter for any licensee to knowingly loan to a single
borrower at any one time, in a single loan or in the aggregate, more than the maximum principal amount described in this
section.
- 24 (4) In connection with making a small loan, a licensee may advance moneys on the security of a postdated check. The
licensee may not accept any other property, title to property, or other evidence of ownership of property as collateral for a
25 small loan. The licensee may accept only one postdated check per loan as security for the loan. A licensee may permit a
borrower to redeem a postdated check with a payment of cash or the equivalent of cash. The licensee may disburse the
proceeds of a small loan in cash, in the form of a check, or in the form of the electronic equivalent of cash or a check.
- (5) No person may at any time cash or advance any moneys on a postdated check or draft in excess of the amount of
goods or services purchased without first obtaining a small loan endorsement to a check casher or check seller license.

[2003 c 86 § 8; 1995 c 18 § 2.]

25 **RCW 31.45.100**

Examination or investigation -- Director's authority -- Costs.

1 The director or the director's designee may at any time examine and investigate the business and examine the books,
2 accounts, records, and files, or other information, wherever located, of any licensee or person who the director has reason
3 to believe is engaging in the business governed by this chapter. For these purposes, the director or the director's designee
4 may require the attendance of and examine under oath all persons whose testimony may be required about the business or
5 the subject matter of the investigation. The director or the director's designee may require the production of original
6 books, accounts, records, files, or other information, or may make copies of such original books, accounts, records, files,
7 or other information. The director or the director's designee may issue a subpoena or subpoena duces tecum requiring
8 attendance and testimony, or the production of the books, accounts, records, files, or other information. The director shall
9 collect from the licensee the actual cost of the examination or investigation.

10 [2003 c 86 § 16; 1994 c 92 § 283; 1991 c 355 § 10.]

11 **RCW 31.45.110**

12 **Violations or unsound financial practices -- Statement of charges -- Hearing -- Sanctions -- Director's authority.**

13 (1) The director may issue and serve upon a licensee or applicant a statement of charges if, in the opinion of the director,
14 any licensee or applicant:

15 (a) Is engaging or has engaged in an unsafe or unsound financial practice in conducting the business of a check seller
16 governed by this chapter;

17 (b) Is violating or has violated this chapter, including rules, orders, or subpoenas, any rule adopted under chapter 86,
18 Laws of 2003, any order issued under chapter 86, Laws of 2003, any subpoena issued under chapter 86, Laws of 2003, or
19 any condition imposed in writing by the director or the director's designee in connection with the granting of any
20 application or other request by the licensee or any written agreement made with the director;

21 (c) Is about to do the acts prohibited in (a) or (b) of this subsection when the opinion that the threat exists is based
22 upon reasonable cause;

23 (d) Obtains a license by means of fraud, misrepresentation, concealment, or through mistake or inadvertence of the
24 director;

25 (e) Provides false statements or omissions of material information on the application that, if known, would have
allowed the director to deny the application for the original license;

(f) Fails to pay a fee required by the director or maintain the required bond;

(g) Commits a crime against the laws of the state of Washington or any other state or government involving moral
turpitude, financial misconduct, or dishonest dealings;

(h) Knowingly commits or is a party to any material fraud, misrepresentation, concealment, conspiracy, collusion,
trick, scheme, or device whereby any other person relying upon the word, representation, or conduct acts to his or her
injury or damage;

(i) Converts any money or its equivalent to his or her own use or to the use of his or her principal or of any other
person;

(j) Fails, upon demand by the director or the director's designee, to disclose any information within his or her
knowledge to, or to produce any document, book, or record in his or her possession for inspection of, the director or the
director's designee;

(k) Commits any act of fraudulent or dishonest dealing, and a certified copy of the final holding of any court, tribunal,
agency, or administrative body of competent jurisdiction regarding that act is conclusive evidence in any hearing under
this chapter; or

(l) Commits an act or engages in conduct that demonstrates incompetence or untrustworthiness, or is a source of injury
and loss to the public.

(2) The statement of charges shall be issued under chapter 34.05 RCW. The director or the director's designee may
impose the following sanctions against any licensee or applicant, or any director, officer, sole proprietor, partner,
controlling person, or employee of a licensee or applicant:

(a) Deny, revoke, suspend, or condition the license;

(b) Order the licensee to cease and desist from practices in violation of this chapter or practices that constitute unsafe
and unsound financial practices in the sale of checks;

(c) Impose a fine not to exceed one hundred dollars per day for each day's violation of this chapter;

(d) Order restitution to borrowers or other parties damaged by the licensee's violation of this chapter or take other

1 affirmative action as necessary to comply with this chapter; and

2 (e) Remove from office or ban from participation in the affairs of any licensee any director, officer, sole proprietor,
partner, controlling person, or employee of a licensee.

3 (3) The proceedings to impose the sanctions described in subsection (2) of this section, including any hearing or appeal of
the statement of charges, are governed by chapter 34.05 RCW.

4 Unless the licensee personally appears at the hearing or is represented by a duly authorized representative, the licensee is
deemed to have consented to the statement of charges and the sanctions imposed in the statement of charges.

5 [2003 c 86 § 17; 1994 c 92 § 284; 1991 c 355 § 11.]

6 **RCW 31.45.120**

Violations or unsound practices -- Temporary cease and desist order -- Director's authority.

7 Whenever the director determines that the acts specified in RCW 31.45.110 or their continuation is likely to cause
insolvency or substantial injury to the public, the director may also issue a temporary cease and desist order requiring the
8 licensee to cease and desist from the violation or practice. The order becomes effective upon service upon the licensee and
remains effective unless set aside, limited, or suspended by a court under RCW 31.45.130 pending the completion of the
9 administrative proceedings under the notice and until such time as the director dismisses the charges specified in the
notice or until the effective date of the cease and desist order issued against the licensee under RCW 31.45.110.

10 [2003 c 86 § 18; 1994 c 92 § 285; 1991 c 355 § 12.]

11 **RCW 31.45.130**

Temporary cease and desist order -- Licensee's application for injunction.

12 Within ten days after a licensee has been served with a temporary cease and desist order, the licensee may apply to the
superior court in the county of its principal place of business for an injunction setting aside, limiting, or suspending the
13 order pending the completion of the administrative proceedings pursuant to the notice served under RCW 31.45.120. The
superior court has jurisdiction to issue the injunction.

14 [1991 c 355 § 13.]

15 **RCW 31.45.190**

Violation -- Consumer protection act -- Remedies.

16 The legislature finds and declares that any violation of this chapter substantially affects the public interest and is an unfair
and deceptive act or practice and an unfair method of competition in the conduct of trade or commerce as set forth in
17 RCW 19.86.020. Remedies available under chapter 19.86 RCW shall not affect any other remedy the injured party may
have.

18 [1991 c 355 § 19.]

19 **RCW 19.86.020**

20 **Unfair competition, practices, declared unlawful.**

21 Unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce are
hereby declared unlawful.

22 [1961 c 216 § 2.]